

**Information to identify the case:**

Debtor 1 **Natasha D. Middleton**

Social Security number or ITIN **xxx-xx-1652**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-30510-KLP**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Natasha D. Middleton  
aka Natasha Tucker, aka Natasha  
Middleton-Tucker

May 15, 2019

**For the court:**

William C. Redden  
Clerk

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Natasha D. Middleton  
 Debtor

Case No. 19-30510-KLP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 83

Date Rcvd: May 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2019.

db  
 14703186 +Natasha D. Middleton, 3805 Brevard Court, South Chesterfield, VA 23834-1663  
 14703185 +Aes/suntrust, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  
 14703187 +Aes/suntrust, Po Box 61047, Harrisburg, PA 17106-1047  
 14703192 +Asset Recovery Soultions, 2200 E. Devon Ave Ste 200, Des Plaines, IL 60018-4501  
 14703193 +Bon Secours, P.O. Box 28538, Richmond, VA 23228-8538  
 14703194 +Caine & Weiner, 12005 Ford Rd, Dallas, TX 75234-7262  
 14703194 Cash Advance, 11024 Montgomery N.E. PMV 265, Albuquerque, NM 87111  
 14703179 +Certegy Check Services, Inc., 11601 Roosevelt Blvd., Saint Petersburg, FL 33716-2202  
 14703198 Comcast, PO Box 837, Newtown, CT 06470-0837  
 14703199 +Commonwealth Anesthesia Assoc., 10800 Midlothian Turnpike, Suite 265,  
 Richmond, VA 23235-4700  
 14703200 +Commonwealth Anesthesia Associates, Ethan A. Stein, Md., 10800 Midlothian Tnpk Ste 265,  
 Richmond, VA 23235-4700  
 14703201 +Commonwealth of VA, Dept. of Motor Vehicles, PO Box 27412, Richmond, VA 23269-7412  
 14703204 +Conduent/Nelnet Nhlp-iii/tr, Attn: Claims Department, Po Box 7051, Utica, NY 13504-7051  
 14703203 +Conduent/Nelnet Nhlp-iii/tr, 501 Bleecker St, Utica, NY 13501-2401  
 14703205 +County Waste of Virginia, PO Box 8010, Clifton Park, NY 12065-8010  
 14703210 +Diversified Adjustment Services, 600 Coon Rapids Bv, Coon Rapids, MN 55433-5549  
 14703214 +Eos / Cca, 700 Lonwater Dr, Norwell, MA 02061-1624  
 14703215 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 14703181 Equifax Check Services, Post Office Box 30272, Tampa, FL 33630-3272  
 14703183 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 14703182 +Experian, Dispute Department, P.O. Box 4500, Allen, TX 75013-1311  
 14703217 +Family Guidance Centers, 6603 Irongate Square, Richmond, VA 23234-6081  
 14703221 Henrico County Gen'l District, Post Office Box 90775, Henrico, VA 23273-0775  
 14703222 +Kool Smiles, 1090 Northchase Pkwy SE, Ste 290, Marietta, GA 30067-6402  
 14703223 +LabCorp, P.O. Box 2240, Burlington, NC 27216-2240  
 14703224 +MCV Physicians, 1601 Willow Law Dr Ste 275, Richmond, VA 23230-3422  
 14703225 +MCV Physicians, Re: Bankruptcy, P.O. Box 758997, Baltimore, MD 21275-8997  
 14703227 +Medical College of Virginia Collection, Attn: Billing Dept/Bankruptcy, 403 N 13th St #238,  
 Richmond, VA 23298-5060  
 14703230 #+Midwest Recovery, 2747 W Clay St, Ste A, Saint Charles, MO 63301-2557  
 14703231 +Midwest Recovery Systems, P.O. BOX 899, Florissant, MO 63032-0899  
 14703234 National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023  
 14703237 +Pocahontas 895, 501 Pocahontas Pkwy, P.O. Box 7693, Henrico, VA 23231-0193  
 14703238 +Progressive Insurance, Post Office Box 94656, Cleveland, OH 44101-4656  
 14703239 +Richmond Emergency Physicians, PO Box 79013, Baltimore, MD 21279-0013  
 14703241 +Richmond Vein Center, 7702 E. Parham Road, Mob III Suite 102, Henrico, VA 23294-4371  
 14703242 +Rowe, Rosen & Fitzhugh PLC, 1001 Boulders Pkwy Ste 519, Richmond, VA 23225-5513  
 14703245 +Sonabank, P.O. Box 038997, Tuscaloosa, AL 35403-8997  
 14703246 +Southside Regional Med Center, Attention: Bankruptcy Dept., PO Box 501128,  
 Saint Louis, MO 63150-1128  
 14703248 +St Francis Medical Center, P.O. Box 404893, Atlanta, GA 30384-4893  
 14703251 +Title Max, 4711 West Broad Street, Richmond, VA 23230-3207  
 14703178 +TransUnion, P.O. Box 2000, Chester, PA 19016-2000  
 14703184 +TransUnion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 14704160 +U.S. Attorney's Office, 919 East Main Street, Suite 1900, Richmond, VA 23219-4625  
 14703256 +VIRGINIA PHYSICIANS FOR WOMEN, 10710 MIDLOTHIAN TURNPIKE SUITE 200, RICHMOND VA 23235-4759  
 (address filed with court: Virginia Physician for Women, Samuel J. Campbell, MD,  
 P. O. Box 6829, Richmond, VA 23230)  
 14703254 Virginia Employment Comm. BKY, Accounts Receivable Dpt Rm 300, P.O. Box 1358,  
 Richmond, VA 23218-1358  
 14703255 +Virginia Family Denistry, fdb Dr. Baxter Perkinson Assoc, 1600 Huguenot Road,  
 Midlothian, VA 23113-2427  
 14703258 +Waypoint Resource Group, 301 Sundance Pkwy, Round Rock, TX 78681-8004  
 14703260 +Westend Christian School, 1600 Atlantic Street, Hopewell, VA 23860-3761

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QLLTAVENNER.COM May 17 2019 06:53:00 Lynn L. Tavenner,  
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
 14703188 +EDI: CINGMIDLAND.COM May 17 2019 06:53:00 AT&T, Attn: Bankruptcy, 1801 Valley View Lane,  
 Dallas, TX 75234-8906  
 14703189 +E-mail/Text: ddouglas@afsloans.com May 17 2019 03:24:25 Atlantic Discount Co,  
 109 Currituck Commercial Dr, Moyock, NC 27958-9066  
 14703191 E-mail/Text: bankruptcy@bbandt.com May 17 2019 03:24:21 BB&T, Post Office Box 1847,  
 Wilson, NC 27894-1847  
 14703190 E-mail/Text: mbb@ballatolaw.com May 17 2019 03:25:05 Ballato Law Firm,  
 3721 Westerre Parkway, Suite A, Richmond, VA 23233-1332  
 14703197 +EDI: HCA2.COM May 17 2019 06:53:00 CJW Medical Center, P.O. Box 13620,  
 Richmond, VA 23225-8620  
 14703206 E-mail/Text: mlaclair@creditadjustmentboard.com May 17 2019 03:21:41  
 Credit Adjustment Board, 8002 Discovery Drive, #311, Henrico, VA 23229  
 14703195 +E-mail/Text: opsga\_usbankruptcy@cashnetusa.com May 17 2019 03:24:00 CashNet USA,  
 175 W. Jackson Blvd., Suite 1, Chicago, IL 60604-2863

District/off: 0422-7

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 83

Date Rcvd: May 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14703196 +E-mail/Text: mayfieldi@chesterfield.gov May 17 2019 03:25:56 Chesterfield County - PP Taxes,  
Carey A. Adams, Treasurer, PO Box 70, Chesterfield, VA 23832-0906  
14703180 +Fax: 602-659-2196 May 17 2019 04:16:23 ChexSystems, Attn: Consumer Relations,  
7805 Hudson Rd., Suite 100, Saint Paul, MN 55125-1703  
14703202 +E-mail/Text: tuscolsup@fisglobal.com May 17 2019 03:25:45 Complete Payment Recovery,  
3500 5th Street, Northport, AL 35476-4723  
14703209 EDI: DIRECTV.COM May 17 2019 06:53:00 DIRECTV, P.O. Box 11732, Newark, NJ 07101  
14703207 +EDI: NAVIENTFKASMDOE.COM May 17 2019 06:53:00 Dept of Ed / Navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635  
14703208 +EDI: NAVIENTFKASMDOE.COM May 17 2019 06:53:00 Dept of Ed / Navient, Attn: Claims Dept,  
Po Box 9635, Wilkes Barre, PA 18773-9635  
14703211 +EDI: DCI.COM May 17 2019 06:53:00 Diversified Consultants, Inc.,  
Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
14703216 +E-mail/Text: bknotice@ercbpo.com May 17 2019 03:25:03 ERC/Enhanced Recovery Corp,  
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
14703213 +E-mail/Text: bknotice@ercbpo.com May 17 2019 03:25:03 Enhanced Recovery,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
14703219 +EDI: AMINFOFP.COM May 17 2019 06:53:00 First Premier Bank, Po Box 5524,  
Sioux Falls, SD 57117-5524  
14703218 +EDI: AMINFOFP.COM May 17 2019 06:53:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
14703228 +EDI: CBS7AVE May 17 2019 06:53:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
14703229 +EDI: CBS7AVE May 17 2019 06:53:00 Midnight Velvet, Swiss Colony/Midnight Velvet,  
1112 7th Ave, Monroe, WI 53566-1364  
14703232 +EDI: CBS7AVE May 17 2019 06:53:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364  
14703235 E-mail/Text: bankruptcypgl@plaingreenloans.com May 17 2019 03:25:23 Plain Green Loans,  
93 Mack Road Suite 600, Box Elder, MT 59521  
14703236 +E-mail/Text: bankruptcypgl@plaingreenloans.com May 17 2019 03:25:23 Plain Green Loans,  
93 Mack Road, Suite 600, Po Box 270, Box Elder, MT 59521-0270  
14703240 +E-mail/Text: Paula.watson@rmtaonline.org May 17 2019 03:26:19  
Richmond Metropolitan Transport, 919 E. Main St #600, Richmond, VA 23219-4600  
14703247 EDI: NEXTEL.COM May 17 2019 06:53:00 Sprint, Attention: Bankruptcy, PO Box 7949,  
Overland Park, KS 66207  
14703244 +EDI: DRIV.COM May 17 2019 06:53:00 Santander Consumer USA, Po Box 961245,  
Ft Worth, TX 76161-0244  
14703243 +EDI: DRIV.COM May 17 2019 06:53:00 Santander Consumer USA, Po Box 961245,  
Fort Worth, TX 76161-0244  
14703249 EDI: STF1.COM May 17 2019 06:53:00 Suntrust, P. O. Box 85041, Richmond, VA 23285-5041  
14703250 EDI: CBS7AVE May 17 2019 06:53:00 Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364  
14703252 +EDI: VERIZONCOMB.COM May 17 2019 06:53:00 Verizon, 500 Technology Dr Ste 550,  
Saint Charles, MO 63304-2225  
14703253 +EDI: VACU.COM May 17 2019 06:53:00 Virginia Credit Union, Attention: Bankruptcy Dept.,  
PO Box 90010, Richmond, VA 23225-9010  
14703257 +E-mail/Text: Ashlee.Lee@vpfw.com May 17 2019 03:21:34 Virginia Physicians for Women,  
10710 Midlothian Turnpike, Ste 200, Richmond, VA 23235-4759  
14703259 EDI: WFFC.COM May 17 2019 06:53:00 Wells Fargo, Post Office Box 10347,  
Des Moines, IA 50306-0347  
14703261 +E-mail/Text: ebankruptcy@woodforest.com May 17 2019 03:25:15 Woodforest Bank, PO Box 7889,  
Spring, TX 77387-7889

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14703212 EKC  
14703220 George Friend  
14703226 Medical College of Virginia Collection  
14703233 My Cash Flow

TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0422-7

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 83

Date Rcvd: May 16, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2019 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov  
Lynn L. Tavenner ltavenner@tb-lawfirm.com, amorris@tb-lawfirm.com;ltavenner@ecf.axosfs.com  
Pia J. North on behalf of Debtor Natasha D. Middleton  
R44457@notify.bestcase.com;lawdesk.northlaw@verizon.net;northlaw@pianorth.com;Barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.

TOTAL: 3